Prepared By:

Christi Gandy Anderson MacNeill & Buffington, P.A. Post Office Box 12690 Jackson, MS 39236-2690 Telephone: 601.936.2800 SS STATE MS.-DESOTO CO.

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482 PG 546 DAVIS OH. CLK. **Indexing Instructions:**

Section 19, Township 1 South, Range 7 West Lot 68, Section A Revised, Greenbrook Subdivison Plat Book 8 at Pages 53-54 DeSoto County, Mississippi

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 29th day of August 2000, James T. George and Sharon J. George executed and delivered to Alliance Title, as Trustee for Decision One Mortgage Company, LLC, a certain Deed of Trust securing a Note payable to the order of Decision One Mortgage Company, LLC, recorded in Book 1489 at Page 101 of the office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, on the 8th day of September 2000, Decision One Mortgage Company, LLC, executed and delivered to Mortgage Electronic Registration System, Inc., its successors and assigns as nominee for Household Finance Corporation, its successor and assigns, a certain Corporation Assignment of Deed of Trust, recorded at Book 1545 at Page 289 in the office of the Chancery Clerk of DeSoto County, Mississippi, which granted, bargained, sold, conveyed and assigned to Mortgage Electronic Registration System, Inc., its successors and assigns as nominee for Household Finance Corporation, its successor and assigns, all of its right, title and interest in and to said Deed of Trust, with assignment being re-filed in Book 1850 at Page 174;

WHEREAS, default was made in the payment of said Note and/or said Deed of Trust; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any subsequent holder of the note secured by said Deed of Trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing, duly signed and acknowledged and recorded in the County where the premises are located; and

WHEREAS, the holder of said Deed of Trust and the Note secured thereby, substituted Christi Gandy Anderson as Trustee therein, as authorized by the terms thereof, as evidenced by instrument dated April 28, 2004, and filed and recorded in Book 1995 at Page 652 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Note and/or said Deed of Trust and the entire debt secured thereby having been declared to be due and payable, and the

legal holder of said indebtedness, Mortgage Electronic Registration System, Inc., its successors and assigns as nominee for Household Finance Corporation, its successor and assigns, having requested the undersigned Substitute Trustee to execute the trust and sell the land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees, and expenses of sale.

WHEREAS, after posting the Substitute Trustee's Notice of Sale and after having advertised the said sale in all respects as required by law and the terms of said Deeds of Trust, as evidenced the Proof of Publication which is attached hereto as **EXHIBIT** "A" the undersigned did, on August 27, 2004, between the hours of 11:00 a.m. and 4:00 p.m. at the east door of the Desoto County Courthouse, in Hernando, Mississippi, offer the hereinafter described property for sale to the highest and best bidder for cash in the matter required by law and the terms and conditions of said Deed of Trust; and

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of Ninety-Five Thousand Two Hundred Sixty-Six and 00/100 Dollars (\$95,266.00), which was the highest and best bid for cash or credit for said land and property, and said bidder was then and there declared to be the purchaser thereof.

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto HOUSEHOLD FINANCE CORP II, the following described real estate, together with all of the improvements and appurtenances thereunto, situated in DeSoto County, Mississippi, to wit:

Lot 68, Section A, Revised, Greenbrook Subdivision, situated in Section 19, Township 1 South, Range 7 West, City of Southaven, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 53-54, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above-described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature on this the 27th day of August 2004.

CHRISTI GANDY ANDERSON

Substitute Trustee

STATE OF MISSISSIPPI COUNTY OF RANKIN

PERSONALLY appeared before me, the undersigned authority in and for said jurisdiction, on this, the 27th day of August 2004, the within named Christi Gandy Anderson, the Substituted Trustee in the foregoing Substitute Trustee's Deed in said representative capacity, she executed, signed and delivered the above and foregoing instrument on the day and year therein mentioned, after having been authorized so to do.

My Commission Expires: 02 06 05

Grantor's Address:
Substitute Trustee
A-250 River Oaks Office Place
1080 River Oaks Drive
Jackson, MS 39232
Telephone: 601.936.2800

Grantee's Address:
Household Finance Corp II
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Telephone: 813.571.8620
651.234.3619

This document prepared by and after recording should be returned to:

CHRISTI GANDY ANDERSON MACNEILL & BUFFINGTON, P.A. 1080 RIVER OAKS DRIVE A-250 RIVER OAKS OFFICE PLACE JACKSON, MISSISSIPPI 39232



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper ______ consecutive times, as follows, to-wit:

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SUBSTITUTE TRUSTEE'S	Volume No. 109 on the 5 day of 4. , 2004
NOTICE OF SALE WHEREAS, on the 29th day of August 2000, James T. George and Sharon J. George, executed	Volume No. 109 on the 12 day of Que, 2004
and Sharon J. George, executed and delivered to Allance Title, as	Volume No, 2004
and Sharon J. George, executed and delivered to Alliance Title, as Trustee for Decision One Mortgage, LLC, a certain Deed of Trust securing a Note payable to the order of Decision One Mortgage, LLC, recorded in Book 1489 at Page 101 of the office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and coverients of said Deed of Trust, and the land and premises therein conveyed; and WHERLEAS, on the 8th day of	Volume No. 109 on the 19 day of Que . , 2004
to the order of Decision One Mortgage, LLC, recorded in Book	Volume No. 109 on the 26 day of Que., 2004
the Chancery Clerk of DeSoto	· · · · · · · · · · · · · · · · · · ·
reference is made for a description of said Note, the	Volume No on the day of, 2004
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whereas therein conveyed; and Whereas, on the 8th day of September 2000, Decision One	- Jesa ween
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delivered to Mortgage Electronic Registration System, Inc., its successors and assigns as	
nominee for Household Finance Corporation, its successor and	Sworn to and subscribed before me, this 26 day of Que, 2004
Assignment of Deed of Trust, recorded at Book 1545 at Page	\bigcirc
289, in the office of the Chancery Clerk of DeSoto County,	Sworn to and subscribed before me, this 26 day of Oug., 2004
nominee for Household Finance Corporation, its successor and assigns, a certain Corporation Assignment of Deed of Trust, recorded at Book 1545 at Page 289, in the effice of the Chancety Clark of DeSoic County, Mississippi, which granted, bargained, soid, conveyed and assigned to Mortgage Electronic Registrated Systems, inc., all of its right, title and Interest in and to sald Deed of Trust, with	
Registration System, Inc. all of its right, title and interest in and to	NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
said Deed of Trust, with assignment being re-filed in Book	MY COMMISSION EXPIRES: JANUARY 16, 2005 BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED
right, title and interest in and to said Deed of Trust, with assignment being re-filed in Book 1856 at Page 174; WHEREAS, default was made in the payment of said Note and/or said Deed of Trust; and WHEREAS, under the terms of said Deed of Trust, the beneficiary or any subsequent holder of the note secured by said Deed of Trust is authorized, and empowered to appoint and substitute another trustee in the place and stead of the trustee	
sald Deed of Trust; and WHEREAS, Under the terms of sald	WITNESS my signature on this the
any subsequent holder of the	to execute the trust and sell the 23rd day of July, 2004. A. Sinc land and property in accordance words @ .12 1 /s/ CHRISTI GANDY ANDERSON
Trust is authorized and empowered to appoint and	to execute the trust and sell the land and property in accordance with the terms of said Deed of Trust for the purpose of raising B. B
substitute another trustee in the place and stead of the trustee	logether with atterneys fees, PLACE Substitute Trustee's fees, and JACKSON MISSISSIPPI 39232
named therein, at any time by writing, duly signed and acknowledged and recorded in	C. Mak Appenses at sale. NOW THE FORE I Christ Gandy Anderson, Esq. MacNelli & Buffington, P.A.
the County where the premises are located; and	C. Mak Substitute Trustee's fees, and a g to same and appearage at asia. NOW THEMEFORE I, Christi Gandy Anderson, Esq. MacNelli & Buffington, P.A. Gandy Anderson, Substitute Trustee, with on the 27th day of L PUBLISHEF Jackson, MS 39232 August 2004, offer for sale at publish during to the highest Description of the publish during to the publish during the publis
place and steed or the fusiee named therein, at any time by writing, duly signed and acknowledged and recorded in the County where the premises are located; and WHEREAS, the holder of said Deed of Trust and the Note secured thereby.	publish: August 5, 12, 19, and 26, biddler far cash, within legal 2004.
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